

		<u>RATE</u>
<u>AUTO GROUP</u>	<u>INSURANCE COMPANY</u>	<u>DEVIATION</u>
Liberty Mutual Insurance Company	Optos, Inc	5.0%
M/A Com - Tyco Electronics	Safety Insurance Company	5.0%
Ma Association of Registered Nurses	Arbella Mutual Insurance Company	5.0%
MA College of Pharmacy & Allied Health Science	Citizens Insurance Company of America, The Hanover Ins	4.0%
MA Society of Certified Public Accountants	The Commerce Insurance Company	4.0%
Ma. Organization of State Engineers & Scientists (formerly Massachusetts Organization of State	Liberty Mutual Insurance Company	8.0%
MacDermid Printing Solutions (formerly Polyfibrion Technologies Inc.. - Adams, MA)	Liberty Mutual Insurance Company	5.0%
MacGray	Metropolitan Property and Casualty Insurance Company	5.0%
MacIntyre, Fay & Thayer Insurance Agency	Safety Insurance Company	5.0%
Mackintire Ins. Agency, Inc.	Citizens Insurance Company of America, The Hanover Ins	7.0%
Mad Doc Software	Liberty Mutual Insurance Company	5.0%
Mail-Well Inc	Metropolitan Property and Casualty Insurance Company	3.0%
Maine Association of Retirees (formerly Maine Association of Retirees Inc.)	Liberty Mutual Insurance Company	5.0%
Maine Education Association	Liberty Mutual Insurance Company	8.0%
Maine Snowmobile Association	Liberty Mutual Insurance Company	5.0%
Maine State Bar Association	Liberty Mutual Insurance Company	8.0%
Maines Paper and Food Service, Inc.	Metropolitan Property and Casualty Insurance Company	1.0%
Malden Teachers Association	The Commerce Insurance Company	4.0%
Management Sciences for Health	Liberty Mutual Insurance Company	8.0%
Managesoft Inc. (formerly Managesoft)	Liberty Mutual Insurance Company	8.0%
Manchester Federal Credit Union	Safety Insurance Company	5.0%
Manchester-Essex Regional School District	The Commerce Insurance Company	4.0%
Manhattanville College Alumni Association (formerly Manhattanville College Alumni)	Liberty Mutual Insurance Company	8.0%
Mansfield Bank	Plymouth Rock Assurance Corporation	6.0%
Mansfield Public Schools	The Commerce Insurance Company	4.0%
Mansfield University Alumni Association (formerly Mansfield University Foundation)	Liberty Mutual Insurance Company	5.0%
Marcam Solutions (formerly Wonderware)	Liberty Mutual Insurance Company	5.0%
Marine Biological Laboratory	Metropolitan Property and Casualty Insurance Company	4.0%
Market Forge	Liberty Mutual Insurance Company	5.0%
Marlboro College Alumni Association	Liberty Mutual Insurance Company	8.0%
Marlborough Education Association	The Commerce Insurance Company	4.0%
Marsh & McLennan	Metropolitan Property and Casualty Insurance Company	6.0%
Marsh & McLennan Companies	The Premier Insurance Company of Massachusetts	4.5%
Marshall University Alumni Association	Liberty Mutual Insurance Company	8.0%
Marshfield Teachers Association	The Commerce Insurance Company	4.0%

		<u>RATE</u>
<u>AUTO GROUP</u>	<u>INSURANCE COMPANY</u>	<u>DEVIATION</u>
Martini Insurance Agency	Safety Insurance Company	5.0%
Masachusetts Nurses Association	Arbella Mutual Insurance Company	5.0%
Masconomet Regional School District	The Commerce Insurance Company	4.0%
Masconomet Teachers Association	The Commerce Insurance Company	4.0%
Masonic Health System	Plymouth Rock Assurance Corporation	5.0%
Mass College of Liberal Arts Alumni Association (formerly Massachusetts College of Liberal Arts)	Liberty Mutual Insurance Company	8.0%
Mass Medical Society	Liberty Mutual Insurance Company	8.0%
Massachusetts Association for Occupational Therapy (formerly Massachusetts Assoc. for Occupational Therapists)	Liberty Mutual Insurance Company	5.0%
Massachusetts Audubon Society	Plymouth Rock Assurance Corporation	10.0%
Massachusetts Bar Association	Safety Insurance Company	5.0%
Massachusetts Behavioral Health Partners (formerly Massachusetts Behavioral Health Partnership)	Liberty Mutual Insurance Company	5.0%
Massachusetts Bicycle Coalition	Plymouth Rock Assurance Corporation	10.0%
Massachusetts Biotechnology Council, Inc.	Plymouth Rock Assurance Corporation	6.0%
Massachusetts Board of Higher Education (formerly MA Board of Higher Education - State and Local)	Liberty Mutual Insurance Company	5.0%
Massachusetts Board of Real Estate Appraisers	Liberty Mutual Insurance Company	5.0%
Massachusetts Coalition of Police	Safety Insurance Company	3.0%
Massachusetts College of Art Alumni Association	Liberty Mutual Insurance Company	8.0%
Massachusetts College of Liberal Arts/ formerly North Adams State College	Massachusetts Homeland Insurance Company	5.0%
Massachusetts Dental Society	Plymouth Rock Assurance Corporation	10.0%
Massachusetts Farm Bureau Federation	Farm Family Casualty Insurance Company	5.0%
Massachusetts Financial Services Company	Metropolitan Property and Casualty Insurance Company	5.0%
Massachusetts Homeland Insurance Company	Mass Mutual Value Plus Program	7.5%
Massachusetts Institute of Technology Federal Credit Union	Liberty Mutual Insurance Company	5.0%
Massachusetts Medical Society	Safety Insurance Company	5.0%
Massachusetts Mortgage Bankers Association (formerly Massachusetts Mortgage Bankers Association)	Liberty Mutual Insurance Company	5.0%
Massachusetts Motorcycle Association	Plymouth Rock Assurance Corporation	5.0%
Massachusetts Municipal Wholesale Electric Company	Safety Insurance Company	4.0%
Massachusetts Mutual Life Insurance Company	NGM Insurance Company	7.5%
Massachusetts Pharmacists Association	Liberty Mutual Insurance Company	5.0%
Massachusetts Police Association	Liberty Mutual Insurance Company	8.0%
Massachusetts Public Interest Research Group	Plymouth Rock Assurance Corporation	4.0%
Massachusetts Society of Health (formerly Massachusetts Society of Health Systems Pharmacists)	Liberty Mutual Insurance Company	5.0%
Massachusetts State Employee Credit Union	Liberty Mutual Insurance Company	5.0%
Massachusetts Teachers Association	Citizens Insurance Company of America, The Hanover Insurance Company	10.0%
Massasoit Community College	Safety Insurance Company	8.0%

		<u>RATE</u>
<u>AUTO GROUP</u>	<u>INSURANCE COMPANY</u>	<u>DEVIATION</u>
Mathworks Inc. (formerly The MathWork, Inc.)	Liberty Mutual Insurance Company	8.0%
Matignon High School	The Commerce Insurance Company	4.0%
Matrix Technologies	Liberty Mutual Insurance Company	5.0%
Maxim (formerly Maxim Integrated Products, Inc)	Liberty Mutual Insurance Company	5.0%
Maxtor Corporation	Metropolitan Property and Casualty Insurance Company	10.0%
May Institute Inc (formerly The May Institute, Inc.)	Liberty Mutual Insurance Company	5.0%
Maynard Public Schools	The Commerce Insurance Company	4.0%
Mazonson, LLC	Safety Insurance Company	5.0%
McCarter & English LLP (formerly Gadsby Hannah LLP)	Safety Insurance Company	5.0%
McGraw Hill Companies	Metropolitan Property and Casualty Insurance Company	3.0%
McKesson Corp	Metropolitan Property and Casualty Insurance Company	5.0%
McKinsey & Co (formerly McKinsey & Company)	Liberty Mutual Insurance Company	8.0%
McLean Hospital	Liberty Mutual Insurance Company	5.0%
McSweeney & Ricci Insurance Agency	Safety Insurance Company	5.0%
MCV Alumni Association (formerly Virginia Commonwealth University Alumni Association)	Liberty Mutual Insurance Company	8.0%
Mechanics' Co-operative Bank	The Premier Insurance Company of Massachusetts	5.0%
Medfield Teachers Association	The Commerce Insurance Company	4.0%
Medford Teachers Association	Safety Insurance Company	8.0%
Medford Teachers Association	The Commerce Insurance Company	4.0%
Medical Information Bureau	Liberty Mutual Insurance Company	5.0%
Medtronic, Inc	Metropolitan Property and Casualty Insurance Company	5.0%
Medtronic, Inc	The Premier Insurance Company of Massachusetts	5.0%
Medtronic, Inc. (formerly Medtronic)	Liberty Mutual Insurance Company	8.0%
Medway Federation of Teachers	The Commerce Insurance Company	4.0%
Meeting Maker Inc. d/b/a PeopleCube	Liberty Mutual Insurance Company	5.0%
Meeting Street	Liberty Mutual Insurance Company	5.0%
Melaleuca Inc.	Metropolitan Property and Casualty Insurance Company	5.0%
Melick, Porter & Shea LLP	Safety Insurance Company	5.0%
Mellon Financial Corporation	Metropolitan Property and Casualty Insurance Company	5.0%
Melrose Education Association	The Commerce Insurance Company	4.0%
Mendon-Upton Regional School District	The Commerce Insurance Company	4.0%
Mentor Network (formerly National Mentor Inc.)	Liberty Mutual Insurance Company	5.0%
Merck Corp	Liberty Mutual Insurance Company	5.0%
Mercury Computer Systems Inc.	Liberty Mutual Insurance Company	5.0%
Mercury Computer Systems, Inc	Metropolitan Property and Casualty Insurance Company	5.0%

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<u>AUTO GROUP</u>	<u>INSURANCE COMPANY</u>	<u>DEVIATION</u>
Mercury Wire Products, Inc. (formerly Mercury Wire Products)	Liberty Mutual Insurance Company	5.0%
Merril Lynch & Co., Inc.	The Premier Insurance Company of Massachusetts	4.5%
Merrill Lynch & Co. Inc.	Liberty Mutual Insurance Company	8.0%
Merrill Lynch & Company, Inc.	Metropolitan Property and Casualty Insurance Company	8.0%
Merrimack College	Safety Insurance Company	8.0%
Merrimack College Alumni	Plymouth Rock Assurance Corporation	12.0%
Methuen Education Association	The Commerce Insurance Company	4.0%
Methuen Municipal Employees' Federal Credit Union	Liberty Mutual Insurance Company	5.0%
Methuen west Little League association	Arbella Mutual Insurance Company	5.0%
Methuen, City of	The Commerce Insurance Company	4.0%
MetLife & Subsidiaries	Metropolitan Property and Casualty Insurance Company	5.0%
Metro Credit Union	Liberty Mutual Insurance Company	5.0%
Metro State College Alumni Association	Liberty Mutual Insurance Company	8.0%
Metropolitan Credit Union	Arbella Mutual Insurance Company	5.0%
Miami University Alumni Association	Liberty Mutual Insurance Company	8.0%
Michigan State University Alumni Association	Liberty Mutual Insurance Company	8.0%
Michigan Tech University Alumni Association	Liberty Mutual Insurance Company	8.0%
Micro Test Labs	Plymouth Rock Assurance Corporation	5.0%
Microsemi Lawrence Properties (formerly Microsemi Corporation)	Liberty Mutual Insurance Company	5.0%
Microwave Development Company Inc. (formerly Microwave Development Co., Inc.)	Liberty Mutual Insurance Company	5.0%
Microwave Radio Communications	Arbella Mutual Insurance Company	5.0%
Middleboro School Employees	The Commerce Insurance Company	4.0%
Middlesex Community College	The Premier Insurance Company of Massachusetts	4.0%
Middlesex Gases & Technologies, Inc.	Plymouth Rock Assurance Corporation	6.0%
Middlesex Savings Bank	Safety Insurance Company	3.0%
Midwest Airlines Inc. (formerly Midwest Airlines, Inc.)	Liberty Mutual Insurance Company	5.0%
Milford Teachers Association	The Commerce Insurance Company	4.0%
Milford-Whittensville Hospital	Arbella Mutual Insurance Company	3.0%
Millbury Public Schools	The Commerce Insurance Company	4.0%
Millennium Pharmaceuticals Inc. (formerly Millennium Pharmaceuticals Inc)	Liberty Mutual Insurance Company	8.0%
Miller McCartin Inc. dba Dowling & O'Neil Insurance Agency	Safety Insurance Company	5.0%
Millersville University of PA Alumni Association (formerly Millersville University of Pennsylvania)	Liberty Mutual Insurance Company	8.0%
Millipore Corporation	Metropolitan Property and Casualty Insurance Company	7.0%
Millitech LLC	Arbella Mutual Insurance Company	5.0%
Milton Academy	Massachusetts Homeland Insurance Company	8.0%

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<u>AUTO GROUP</u>	<u>INSURANCE COMPANY</u>	<u>DEVIATION</u>
Milton Education Association	The Commerce Insurance Company	4.0%
Minerals Technologies Inc.	Metropolitan Property and Casualty Insurance Company	3.0%
Mintz Levin Cohn Ferris Glovsky and Popeo, P.C. (formerly Mintz, Levin, Cohn, Ferris, Glovsky)	Liberty Mutual Insurance Company	8.0%
Minuteman Faculty Association	The Commerce Insurance Company	4.0%
Misericordia Univesity Alumni Association (formerly College Misericordia Alumni Association)	Liberty Mutual Insurance Company	8.0%
Miss Hall's School	Liberty Mutual Insurance Company	5.0%
Mississippi State University Alumni Association	Liberty Mutual Insurance Company	8.0%
Mitre Corporation	Metropolitan Property and Casualty Insurance Company	10.0%
MKS Instruments	Liberty Mutual Insurance Company	5.0%
Mohawk Trail, Hawlemont & Rowe School District	The Commerce Insurance Company	4.0%
Molecular Inc. (formerly Molecular, Inc.)	Liberty Mutual Insurance Company	5.0%
Monitor Group	Liberty Mutual Insurance Company	8.0%
Monsanto Company	Metropolitan Property and Casualty Insurance Company	6.0%
Monson School System	The Commerce Insurance Company	4.0%
Monster Worldwide (formerly Monster.com)	Liberty Mutual Insurance Company	8.0%
Montachusett Regional Teachers Association	The Commerce Insurance Company	4.0%
Montgomery College Alumni Association	Liberty Mutual Insurance Company	8.0%
Morehead State University Alumni (formerly Morehead State University Alumni Association)	Liberty Mutual Insurance Company	8.0%
Morehouse College National Alumni Association (formerly Morehouse College Alumni Association)	Liberty Mutual Insurance Company	8.0%
Morgan Construction Company	Citizens Insurance Company of America, The Hanover Ins	6.0%
Morgan Manor Condominium Association	Liberty Mutual Insurance Company	5.0%
Morgan Stanley	Metropolitan Property and Casualty Insurance Company	7.0%
Morgan State University Alumni Association	Liberty Mutual Insurance Company	8.0%
Morrill Insurance Agency, LLC	Safety Insurance Company	5.0%
Morrison Berkshire	Massachusetts Homeland Insurance Company	5.0%
Morrisville State College Alumni Association (formerly Morrisville College Foundation, Inc.)	Liberty Mutual Insurance Company	8.0%
Mortgage Bankers/Brokers Association of No Inc (formerly Mortgage Bankers Association of NH)	Liberty Mutual Insurance Company	5.0%
Motorola ING	Metropolitan Property and Casualty Insurance Company	9.0%
Mount Auburn	Metropolitan Property and Casualty Insurance Company	2.0%
Mount Holyoke College	Citizens Insurance Company of America, The Hanover Ins	6.0%
Mount Saint Mary College Alumni Association (formerly Mt. Saint Marys College Alumni Association)	Liberty Mutual Insurance Company	8.0%
Mount Vernon Neighborhood Association	Plymouth Rock Assurance Corporation	10.0%
Mt. Greylock Regional School District	The Commerce Insurance Company	4.0%
Mullen Advertising/Mullen Management Inc	Arbella Mutual Insurance Company	5.0%
MultiLink	Metropolitan Property and Casualty Insurance Company	4.0%

		<u>RATE</u>
<u>AUTO GROUP</u>	<u>INSURANCE COMPANY</u>	<u>DEVIATION</u>
Murphy & Jordan Ins. Agency, Inc.	Citizens Insurance Company of America, The Hanover Ins	7.0%
Museum of Fine Arts	Liberty Mutual Insurance Company	5.0%
Museum of Science	Liberty Mutual Insurance Company	5.0%
Muzak	Liberty Mutual Insurance Company	5.0%
Mycom Federal Credit Union	Liberty Mutual Insurance Company	5.0%
NALS	Liberty Mutual Insurance Company	8.0%
Nantucket Cottage Hospital	Metropolitan Property and Casualty Insurance Company	2.0%
Nashoba Regional School District	Plymouth Rock Assurance Corporation	10.0%
Nashua Corporation	Metropolitan Property and Casualty Insurance Company	4.0%
Nassau Financial Federal Credit Union (formerly Nassau County Federal Credit Union)	Liberty Mutual Insurance Company	5.0%
Nathan Sallop Insurance Agency	Arbella Mutual Insurance Company	5.0%
Natick Federal Savings Bank	Safety Insurance Company	5.0%
Natick Metrowest Credit Union (Members)	Safety Insurance Company	3.0%
Natick Public Schools	The Commerce Insurance Company	4.0%
National Alumni Association of the University of Alabama (formerly The National Alumni Association)	Liberty Mutual Insurance Company	8.0%
National Amusements Inc.	Liberty Mutual Insurance Company	5.0%
National Association for Family & Community Education (formerly National Assoc. of Family and Community Educators)	Liberty Mutual Insurance Company	5.0%
National Association of Black Accountants	Liberty Mutual Insurance Company	8.0%
National Association of Child Care Resource and Referral Agencies	Liberty Mutual Insurance Company	5.0%
National Association of Mortgage Brokers (formerly National Association of Mortgage Brokers, Inc.)	Liberty Mutual Insurance Company	8.0%
National Association of Postmasters of the United States	Liberty Mutual Insurance Company	5.0%
National Association of Professional Agents	Liberty Mutual Insurance Company	5.0%
National Association of Realtors	Liberty Mutual Insurance Company	5.0%
National Association of Tax Professionals	Liberty Mutual Insurance Company	8.0%
National Athletic Trainers' Association	Liberty Mutual Insurance Company	8.0%
National Council of Teachers of Mathematics	Liberty Mutual Insurance Company	5.0%
National Equipment Services, Inc.	Metropolitan Property and Casualty Insurance Company	7.0%
National Field Hockey Coaches Association	Liberty Mutual Insurance Company	5.0%
National Fire Protection Assoc	Massachusetts Homeland Insurance Company	7.0%
National Geographic Society	Metropolitan Property and Casualty Insurance Company	5.0%
National Grid USA Service Co., Inc.	Metropolitan Property and Casualty Insurance Company	10.0%
National Ground Water Association (formerly National Ground Water Association, Inc.)	Liberty Mutual Insurance Company	8.0%
National Leisure Group	Metropolitan Property and Casualty Insurance Company	3.0%
National Multiple Sclerosis Society	Metropolitan Property and Casualty Insurance Company	5.0%
National PTA	Liberty Mutual Insurance Company	5.0%

		<u>RATE</u>
<u>AUTO GROUP</u>	<u>INSURANCE COMPANY</u>	<u>DEVIATION</u>
National Sheriffs Association	Liberty Mutual Insurance Company	5.0%
NationsHeritage C/U	Citizens Insurance Company of America, The Hanover Ins	4.0%
Natural MicroSystems of Framingham	Plymouth Rock Assurance Corporation	4.0%
Nauset Education Association	The Commerce Insurance Company	4.0%
Nauset Regional School District	Massachusetts Homeland Insurance Company	5.0%
Naval Enlisted Reserve	Metropolitan Property and Casualty Insurance Company	3.0%
NaviMedix Inc	Liberty Mutual Insurance Company	8.0%
NaviSite, Inc.	Liberty Mutual Insurance Company	8.0%
NCR Corporation	Metropolitan Property and Casualty Insurance Company	10.0%
Nebraska Alumni Association (formerly University of Nebraska Alumni Association)	Liberty Mutual Insurance Company	5.0%
NECINA	Liberty Mutual Insurance Company	8.0%
Needham Education Association	The Commerce Insurance Company	4.0%
Neon Communications	Liberty Mutual Insurance Company	5.0%
Netezza Corporation (formerly Netezza Corp)	Liberty Mutual Insurance Company	8.0%
Netivity formerly Charter Systems, Inc. (BISYS)	Massachusetts Homeland Insurance Company	3.0%
Network and Systems Professional Association	Liberty Mutual Insurance Company	8.0%
Network Engines (formerly Networks Engines)	Liberty Mutual Insurance Company	8.0%
Network Intelligence Corporation (formerly Network Intelligence)	Liberty Mutual Insurance Company	8.0%
Neurometrix, Inc.	Liberty Mutual Insurance Company	5.0%
New Balance Athletic Shoe	Metropolitan Property and Casualty Insurance Company	5.0%
New Boston Fund Inc. (formerly New Boston Fund, Inc.)	Liberty Mutual Insurance Company	8.0%
New England Center for Children	Liberty Mutual Insurance Company	8.0%
New England Conservatory	Liberty Mutual Insurance Company	8.0%
New England Federal Credit Union	Metropolitan Property and Casualty Insurance Company	5.0%
New England Historic Genealogical Society	Liberty Mutual Insurance Company	5.0%
New England Medical Center	Metropolitan Property and Casualty Insurance Company	4.0%
New England Neurological Associates, P.C.	Safety Insurance Company	5.0%
New England Newspapers dba The Berkshire Eagle	Safety Insurance Company	3.0%
New England Organ Bank	Liberty Mutual Insurance Company	5.0%
New England Pottery	Plymouth Rock Assurance Corporation	5.0%
New England Research Institutes	Liberty Mutual Insurance Company	8.0%
New England Sports Network, Ltd.	Plymouth Rock Assurance Corporation	7.0%
New England Teamsters Federal Credit Union	Liberty Mutual Insurance Company	5.0%
New Hampshire Bar Association	Liberty Mutual Insurance Company	8.0%
New Hampshire Snowmobile Association	Liberty Mutual Insurance Company	5.0%

		<u>RATE</u>
<u>AUTO GROUP</u>	<u>INSURANCE COMPANY</u>	<u>DEVIATION</u>
New Mexico Highlands University Alumni Association	Liberty Mutual Insurance Company	8.0%
New Mexico State University Alumni Association	Liberty Mutual Insurance Company	8.0%
New York Institute of Technology Alumni (formerly New York Institute of Technology Alumni Fed	Liberty Mutual Insurance Company	8.0%
New York Life	The Premier Insurance Company of Massachusetts	4.5%
New York Life Investment Management, LLC (formerly New York Life Benefit Services, LLC)	Liberty Mutual Insurance Company	8.0%
New York Oncology Hematology PC (formerly New York Oncology Hematology)	Liberty Mutual Insurance Company	5.0%
New York University Alumni Association	Liberty Mutual Insurance Company	8.0%
Newburyport Chamber of Commerce	Safety Insurance Company	4.0%
Newburyport Fireman's Sick Benefit Association	Safety Insurance Company	5.0%
Newburyport Police Foundation	Safety Insurance Company	5.0%
Newton - Needham Chamber of Commerce, Inc.	Liberty Mutual Insurance Company	5.0%
Newton Educational Secretaries Association	The Commerce Insurance Company	4.0%
Newton Police Department	Safety Insurance Company	5.0%
Newton Teachers Credit Union	The Commerce Insurance Company	4.0%
Nichols College	Liberty Mutual Insurance Company	8.0%
Nichols College Alumni Association	The Commerce Insurance Company	4.0%
Nickerson Lumber Company d/b/a Mid Cape Home Centers	Arbella Mutual Insurance Company	5.0%
Nixon Peabody LLP	Liberty Mutual Insurance Company	8.0%
No. Reading Skating Assoc.	Massachusetts Homeland Insurance Company	6.0%
Noble & Greenough School	Massachusetts Homeland Insurance Company	8.0%
Noble Hospital	Arbella Mutual Insurance Company	5.0%
Noblis (formerly Mitretek Systems)	Liberty Mutual Insurance Company	5.0%
Nokia	Metropolitan Property and Casualty Insurance Company	3.0%
Non Public Educational Services (formerly NonPublic Educational Services)	Liberty Mutual Insurance Company	8.0%
Norbel Credit Union	Liberty Mutual Insurance Company	5.0%
Norfolk & Dedham Gp. employees	Norfolk & Dedham Mutual Fire Insurance Company	5.0%
Norfolk Teachers Association	The Commerce Insurance Company	4.0%
Nortel	Metropolitan Property and Casualty Insurance Company	8.0%
North & South Shore Rivers Watershed Association	Plymouth Rock Assurance Corporation	3.0%
North Andover Foundation for Education, Inc.	Citizens Insurance Company of America, The Hanover Ins	8.0%
North Andover Soccer Association	Massachusetts Homeland Insurance Company	10.0%
North Carolina State Alumni Association (formerly North Carolina State University Alumni Assoc	Liberty Mutual Insurance Company	8.0%
North Central Charter Essential School	The Commerce Insurance Company	4.0%
North Leominster Rod & Gun Club	Arbella Mutual Insurance Company	3.0%
North Middlesex Regional Teachers Association	The Commerce Insurance Company	4.0%

		<u>RATE</u>
<u>AUTO GROUP</u>	<u>INSURANCE COMPANY</u>	<u>DEVIATION</u>
North Shore Community College Alumni Association	Liberty Mutual Insurance Company	8.0%
North Shore Education Consortium	The Commerce Insurance Company	4.0%
North Shore Medical Center/Salem Hospital	Metropolitan Property and Casualty Insurance Company	3.0%
North Shore Regional Vocational School District	The Commerce Insurance Company	4.0%
North Texas Exes Alumni Association (formerly University of North Texas Alumni Association)	Liberty Mutual Insurance Company	8.0%
Northampton Aeronautics, Inc	Arbella Mutual Insurance Company	5.0%
Northampton Public Schools	The Commerce Insurance Company	4.0%
Northeast Business Trust	Plymouth Rock Assurance Corporation	6.0%
Northeast Community Credit Union	Liberty Mutual Insurance Company	5.0%
Northeast Health Systems	Metropolitan Property and Casualty Insurance Company	5.0%
Northeast Insurance Agency, Inc.	The Commerce Insurance Company	4.0%
Northeast Regional Vocational Tech School District	Safety Insurance Company	8.0%
Northeast Utilities	Metropolitan Property and Casualty Insurance Company	9.0%
Northeastern University	Metropolitan Property and Casualty Insurance Company	7.0%
Northeastern University Alumni Association	Liberty Mutual Insurance Company	8.0%
Northern Arizona Alumni Association (formerly Northern Arizona University Alumni Association)	Liberty Mutual Insurance Company	8.0%
Northern Kentucky University Alumni Association	Liberty Mutual Insurance Company	8.0%
Northern MA Telephone Workers Credit Union	The Commerce Insurance Company	4.0%
Northern Michigan University Alumni Association	Liberty Mutual Insurance Company	8.0%
Northrop Grumman Employees and Retirees (formerly Northrop Grumman)	Liberty Mutual Insurance Company	5.0%
NorthStar Insurance Services, Inc.	Safety Insurance Company	5.0%
Northwest Missouri State University Alumni Association	Liberty Mutual Insurance Company	8.0%
Northwestern Alumni Association	Liberty Mutual Insurance Company	8.0%
Northwestern Mutual Financial Network	Plymouth Rock Assurance Corporation	4.0%
Norton Saint-Gobain (formerly Norton Company)	Liberty Mutual Insurance Company	10.0%
Norton Teachers Association	The Commerce Insurance Company	4.0%
Norwell Education Association	The Commerce Insurance Company	4.0%
Norwood Historical Society	Safety Insurance Company	3.0%
Norwood Public Schools	The Commerce Insurance Company	4.0%
Norwood Teachers Association	The Commerce Insurance Company	4.0%
Nova Biomedical Corporation	Liberty Mutual Insurance Company	5.0%
Novacor Chemicals (formerly Nova Chemicals)	Liberty Mutual Insurance Company	5.0%
Novartis Vaccines & Diagnostics Inc	Liberty Mutual Insurance Company	5.0%
Novartis-Pharmaceutical/Corporate	Metropolitan Property and Casualty Insurance Company	8.0%
Novell, Inc.	Metropolitan Property and Casualty Insurance Company	3.0%

		<u>RATE</u>
<u>AUTO GROUP</u>	<u>INSURANCE COMPANY</u>	<u>DEVIATION</u>
NRT Associates	The Premier Insurance Company of Massachusetts	3.5%
NSI Software Inc. (formerly NSI Software, Inc.)	Liberty Mutual Insurance Company	5.0%
NSTAR	Metropolitan Property and Casualty Insurance Company	5.0%
NTEU (formerly National Treasure Employees Union)	Liberty Mutual Insurance Company	5.0%
Nuance (formerly Scan Soft)	Liberty Mutual Insurance Company	8.0%
Nutmeg State Federal Credit Union	Metropolitan Property and Casualty Insurance Company	5.0%
NxStage Medical, Inc. (formerly NxStage Medical, Inc)	Liberty Mutual Insurance Company	8.0%
Nyack College Alumni Association	Liberty Mutual Insurance Company	8.0%
NYSUT	Metropolitan Property and Casualty Insurance Company	8.0%
Oakridge Village-Maplewood Reserve Condominium Trust	Citizens Insurance Company of America, The Hanover Ins	6.0%
O'Brien & Gibbons Ins. Agency, Inc.	Citizens Insurance Company of America, The Hanover Ins	7.0%
Occidental College Alumni Association	Liberty Mutual Insurance Company	8.0%
Ocean Spray Cranberries	Metropolitan Property and Casualty Insurance Company	5.0%
Office Depot	Metropolitan Property and Casualty Insurance Company	5.0%
OFS Fitel, LLC	Metropolitan Property and Casualty Insurance Company	3.0%
Ohio State University Alumni Association (formerly The Ohio State University Alumni Association)	Liberty Mutual Insurance Company	8.0%
Ohio University Alumni Association	Liberty Mutual Insurance Company	8.0%
Oklahoma State University Alumni Association	Liberty Mutual Insurance Company	8.0%
Old Colony Elderly Services	Liberty Mutual Insurance Company	5.0%
Oldcastle, Inc.	Metropolitan Property and Casualty Insurance Company	5.0%
Olin Corporation	Metropolitan Property and Casualty Insurance Company	5.0%
Omnisonics Medical Technologies (formerly Omnisonics Medical Technologies, Inc)	Liberty Mutual Insurance Company	8.0%
Onset Bay Association	Arbella Mutual Insurance Company	5.0%
Oppenheimerfunds Inc. (formerly OppenheimerFunds, Inc.)	Liberty Mutual Insurance Company	5.0%
Oracle Corporation	Liberty Mutual Insurance Company	5.0%
Oral Roberts University Alumni Foundation	Liberty Mutual Insurance Company	5.0%
Oscient Pharmaceuticals Corporation	Liberty Mutual Insurance Company	8.0%
OSI Pharmaceuticals (formerly Eyetech Pharmaceuticals Inc.)	Liberty Mutual Insurance Company	8.0%
Osram Sylvania, Inc.	Metropolitan Property and Casualty Insurance Company	10.0%
Oswego Alumni Association (formerly SUNY Oswego Alumni Association)	Liberty Mutual Insurance Company	8.0%
Our Island Club	Plymouth Rock Assurance Corporation	3.0%
Our Island Club	Safety Insurance Company	3.0%
Our Lady of Good Counsel Parish	Plymouth Rock Assurance Corporation	14.0%
Outcome Sciences Inc.	Liberty Mutual Insurance Company	5.0%
Overseas Chinese Entrepreneurs Association (formerly Overseas Chinese Entrepreneurs Association)	Liberty Mutual Insurance Company	8.0%

		<u>RATE</u>
<u>AUTO GROUP</u>	<u>INSURANCE COMPANY</u>	<u>DEVIATION</u>
Ovid Technologies Inc. (formerly Ovid Technologies, Inc.)	Liberty Mutual Insurance Company	5.0%
Oxford Global Resources, Inc. (formerly Oxford Global Resources)	Liberty Mutual Insurance Company	5.0%
Oxford School District	The Commerce Insurance Company	4.0%
P & H Solutions Inc.	Liberty Mutual Insurance Company	8.0%
Palmer & Dodge, LLP	Liberty Mutual Insurance Company	8.0%
Palmer (Town of)	The Commerce Insurance Company	4.0%
Palmer Public Schools	The Commerce Insurance Company	4.0%
Palomar Medical Technologies Inc (formerly Palomar Medical Technologies, Inc.)	Liberty Mutual Insurance Company	6.0%
Pann Home Services	Safety Insurance Company	3.0%
PAREXEL International Corporation	Metropolitan Property and Casualty Insurance Company	8.0%
Park School, The	The Commerce Insurance Company	4.0%
Parlex	Metropolitan Property and Casualty Insurance Company	5.0%
Parsons Brinkerhoff, Inc	Metropolitan Property and Casualty Insurance Company	3.0%
Parsons Corporation	Metropolitan Property and Casualty Insurance Company	3.0%
Partners Healthcare System	Plymouth Rock Assurance Corporation	5.0%
Path Finder Regional Technical High School	The Commerce Insurance Company	4.0%
Patni Computer Systems, Inc.	Metropolitan Property and Casualty Insurance Company	7.0%
Paul F. Cantiani Ins. Agency, Inc.	Citizens Insurance Company of America, The Hanover Ins	7.0%
Paychex	Metropolitan Property and Casualty Insurance Company	3.0%
PC Connection, Inc.	Metropolitan Property and Casualty Insurance Company	5.0%
Peabody Public Schools	The Commerce Insurance Company	4.0%
Pearson	Metropolitan Property and Casualty Insurance Company	6.0%
Pegasystems Inc. (formerly Pegasystems Inc)	Liberty Mutual Insurance Company	8.0%
Penn Alumni (formerly University of Pennsylvania Alumni Society)	Liberty Mutual Insurance Company	8.0%
Penn State University Alumni Association (formerly Penn State Alumni Association)	Liberty Mutual Insurance Company	8.0%
Pennzoil-Quaker State Co.	Metropolitan Property and Casualty Insurance Company	4.0%
Pentagon Federal Credit Union	Liberty Mutual Insurance Company	5.0%
Pentucket Medical Associates	Liberty Mutual Insurance Company	5.0%
Pentucket Regional Schools	Safety Insurance Company	8.0%
Pepperdine University Alumni Association	Liberty Mutual Insurance Company	8.0%
Pepsi Bottling Group	Liberty Mutual Insurance Company	5.0%
PepsiCo (formerly PepsiCo, Inc.)	Liberty Mutual Insurance Company	5.0%
PepsiCo Employees FCU (formerly Pepsico Employees Federal Credit Union)	Liberty Mutual Insurance Company	5.0%
PepsiCo, Inc.	The Premier Insurance Company of Massachusetts	5.0%
Pepsi-Cola Bottling Group	Metropolitan Property and Casualty Insurance Company	3.0%

		<u>RATE</u>
<u>AUTO GROUP</u>	<u>INSURANCE COMPANY</u>	<u>DEVIATION</u>
Performance Food Group	The Premier Insurance Company of Massachusetts	4.5%
Perkin Elmer/EG&G	Metropolitan Property and Casualty Insurance Company	10.0%
Perot Systems (formerly Perot Systems Corporation)	Liberty Mutual Insurance Company	5.0%
Petco Animal Supplies	Metropolitan Property and Casualty Insurance Company	5.0%
Pfizer, Inc.	Metropolitan Property and Casualty Insurance Company	8.0%
PGA of America (formerly The PGA of America)	Liberty Mutual Insurance Company	8.0%
Phase Forward Inc. (formerly Phase Forward)	Liberty Mutual Insurance Company	8.0%
Phi Beta Sigma Fraternity Inc. (formerly Phi Beta Sigma Fraternity, Inc.)	Liberty Mutual Insurance Company	8.0%
Phi Kappa Phi (The Honor Society of)	Liberty Mutual Insurance Company	8.0%
Phi Kappa Psi National Alumni Assoc.	Metropolitan Property and Casualty Insurance Company	5.0%
Philips Electronics	Metropolitan Property and Casualty Insurance Company	8.0%
Phillips Andover Academy	Safety Insurance Company	8.0%
Physical Sciences, Inc. (formerly Physical Sciences Inc.)	Liberty Mutual Insurance Company	5.0%
Physicians Hospital Organization	Arbella Mutual Insurance Company	5.0%
Pike School	Safety Insurance Company	8.0%
Pine Grove Condominium Association	Liberty Mutual Insurance Company	5.0%
Pine Manor College Alumni Association	Liberty Mutual Insurance Company	8.0%
Pine Valley Plantation Cooperative	Citizens Insurance Company of America, The Hanover Ins	5.0%
Pinkerton Academy Alumni Association	Liberty Mutual Insurance Company	8.0%
Pinnacle Health Inc. (formerly Pinnacle Health, Inc)	Liberty Mutual Insurance Company	8.0%
Pioneer Investments	Liberty Mutual Insurance Company	8.0%
Pioneer Valley Federal Credit Union (formerly Pioneer Valley Postal Federal Credit Union)	Liberty Mutual Insurance Company	5.0%
Pioneer Valley Performing Arts Charter HS	The Commerce Insurance Company	4.0%
Pioneer Valley Regional School District	The Commerce Insurance Company	4.0%
Pitney Bowes Inc.	Liberty Mutual Insurance Company	5.0%
Pittsfield Cooperative Bank	Plymouth Rock Assurance Corporation	2.0%
Pitzer College Alumni Association	Liberty Mutual Insurance Company	8.0%
Plainville Public Schools	The Commerce Insurance Company	4.0%
Planned Parenthood League of MA (formerly Planned Parenthood League of Massachusetts)	Liberty Mutual Insurance Company	5.0%
Platinum Equity Holdings	Metropolitan Property and Casualty Insurance Company	5.0%
PLIMOUTH PLANTATION	Massachusetts Homeland Insurance Company	5.0%
Plumbing-Heating-Cooling Contractors	Massachusetts Homeland Insurance Company	5.0%
Plymouth Area Coalition for the Homeless	Safety Insurance Company	3.0%
Plymouth Rock Company	Plymouth Rock Assurance Corporation	5.0%
Plymouth Rubber Company	Liberty Mutual Insurance Company	5.0%

		<u>RATE</u>
<u>AUTO GROUP</u>	<u>INSURANCE COMPANY</u>	<u>DEVIATION</u>
Plymouth State College Alumni Association	Liberty Mutual Insurance Company	8.0%
PMI-ISSIG	Liberty Mutual Insurance Company	8.0%
Polaroid Corporation	Liberty Mutual Insurance Company	8.0%
Polish National Credit Union - Members	The Commerce Insurance Company	4.0%
Polycom, Inc	Metropolitan Property and Casualty Insurance Company	7.0%
POOLCORP	Liberty Mutual Insurance Company	5.0%
PortAlliance Federal Credit Union (formerly PortAlliance First Credit Union)	Liberty Mutual Insurance Company	5.0%
Portuguese American Police Association Inc. (formerly Portuguese - American Police Association)	Liberty Mutual Insurance Company	5.0%
Pragmatech (formerly Pragmatech Software)	Liberty Mutual Insurance Company	8.0%
Pratt and Whitney Aircraft	Liberty Mutual Insurance Company	8.0%
Precision Engineered Products	Metropolitan Property and Casualty Insurance Company	5.0%
Prevision Marketing	Liberty Mutual Insurance Company	5.0%
PriceWaterhouseCoopers	Metropolitan Property and Casualty Insurance Company	8.0%
Prime Mortgage Financial Inc. (formerly Prime Mortgage Financial)	Liberty Mutual Insurance Company	5.0%
Primus Telecommunications	Liberty Mutual Insurance Company	8.0%
Private Healthcare Systems	Metropolitan Property and Casualty Insurance Company	1.0%
Pro Unlimited	Liberty Mutual Insurance Company	5.0%
Pro-Care, Inc.	Liberty Mutual Insurance Company	5.0%
Professional Fire Fighters of Massachusetts	Safety Insurance Company	5.0%
Professional Photographers of America	Liberty Mutual Insurance Company	5.0%
Progress Software	Metropolitan Property and Casualty Insurance Company	11.0%
Promutual Group	Liberty Mutual Insurance Company	5.0%
Proprietors of the Social Law Library (formerly Social Law Library Proprietors)	Liberty Mutual Insurance Company	5.0%
Providence College	Liberty Mutual Insurance Company	8.0%
Providence College Alumni Association	Liberty Mutual Insurance Company	8.0%
Provider Insurance Group, Inc.	Safety Insurance Company	5.0%
Provincetown Chamber of Commerce	Safety Insurance Company	5.0%
Prudential Financial	Liberty Mutual Insurance Company	10.0%
PTC	Metropolitan Property and Casualty Insurance Company	5.0%
Public Consulting Group	Liberty Mutual Insurance Company	8.0%
Publicis Groupe	Metropolitan Property and Casualty Insurance Company	7.0%
Publicis USA	The Premier Insurance Company of Massachusetts	4.5%
Puma North America	Metropolitan Property and Casualty Insurance Company	5.0%
Purchase College Alumni Association	Liberty Mutual Insurance Company	8.0%
Purdue Alumni Association	Liberty Mutual Insurance Company	8.0%

		<u>RATE</u>
<u>AUTO GROUP</u>	<u>INSURANCE COMPANY</u>	<u>DEVIATION</u>
Puritan Clothing Company	Arbella Mutual Insurance Company	3.0%
Putnam Investments	The Premier Insurance Company of Massachusetts	4.5%
Quabbin Regional Teacher's Association	Safety Insurance Company	8.0%
Quaboag Regional School District	The Commerce Insurance Company	4.0%
Quaboag Valley Chamber of Commerce	Safety Insurance Company	3.0%
Quality Metric Inc.	Liberty Mutual Insurance Company	5.0%
QualxServ LLC	The Premier Insurance Company of Massachusetts	5.0%
Quantum Corporation	Metropolitan Property and Casualty Insurance Company	10.0%
Quest Diagnostics	Metropolitan Property and Casualty Insurance Company	3.0%
Quincy Mutual Company Employee Group	Quincy Mutual Fire Insurance Company	13.0%
Quincy Public Employees Association	Liberty Mutual Insurance Company	5.0%
Quincy Public Schools	The Commerce Insurance Company	4.0%
Quincy Retiree Association	Liberty Mutual Insurance Company	5.0%
Quincy Yacht Club	Safety Insurance Company	3.0%
Quintiles Transnational Corp.	Liberty Mutual Insurance Company	5.0%
Quintiles Transnational Corporation	Metropolitan Property and Casualty Insurance Company	3.0%
R.E Smith Printing	Safety Insurance Company	5.0%
Radius Providence LLC	Citizens Insurance Company of America, The Hanover Ins	4.0%
Ramapo College (formerly Ramapo College Alumni Association)	Liberty Mutual Insurance Company	8.0%
Randolph Education Association	The Commerce Insurance Company	4.0%
Randolph Public Schools	The Commerce Insurance Company	4.0%
Raveis Real Estate Agents	Massachusetts Homeland Insurance Company	5.0%
Raytel Medical Corporation (formerly Raytel Inc)	Liberty Mutual Insurance Company	5.0%
Raytheon & Subsidiaries	Metropolitan Property and Casualty Insurance Company	15.0%
Raytheon Company	Liberty Mutual Insurance Company	12.0%
Razorfish	Liberty Mutual Insurance Company	8.0%
RCG Information Technology	Liberty Mutual Insurance Company	5.0%
Reading Educators	Safety Insurance Company	8.0%
Realogy	The Premier Insurance Company of Massachusetts	3.5%
Realogy Corp	Metropolitan Property and Casualty Insurance Company	3.0%
Realty Executives International (formerly Realty Executive International)	Liberty Mutual Insurance Company	5.0%
Red Cross Members	NGM Insurance Company	5.0%
Red Hat Software	Liberty Mutual Insurance Company	8.0%
Red Hat, Inc	Metropolitan Property and Casualty Insurance Company	5.0%
Red Sox Employees	Citizens Insurance Company of America, The Hanover Ins	5.0%

<u>AUTO GROUP</u>	<u>INSURANCE COMPANY</u>	<u>RATE DEVIATION</u>
Reebok International Ltd (formerly Reebok International Ltd.)	Liberty Mutual Insurance Company	8.0%
Reebok International, LTD.	Safety Insurance Company	5.0%
Reed Elsevier, Inc.	Metropolitan Property and Casualty Insurance Company	5.0%
Reed-Rico	Liberty Mutual Insurance Company	5.0%
Region One Schools	The Commerce Insurance Company	4.0%
Regis College	Liberty Mutual Insurance Company	8.0%
Rehabilitation Hospital of the Cape & Islands	Arbella Mutual Insurance Company	5.0%
Remillard Insurance Agency, Inc.	Safety Insurance Company	5.0%
Reminder Publications	Plymouth Rock Assurance Corporation	5.0%
Rensselaer Alumni Association	Liberty Mutual Insurance Company	8.0%
Repligen Corporation	Liberty Mutual Insurance Company	5.0%
Reserve Officers Association	Liberty Mutual Insurance Company	5.0%
Retired Educators Association of Massachusetts Inc. (formerly Retired Educators Association of	Liberty Mutual Insurance Company	8.0%
Revere Teachers Association	The Commerce Insurance Company	4.0%
Rhode Island College Alumni Association	Liberty Mutual Insurance Company	8.0%
Rhode Island Federation of Teachers and Healthcare Professionals	Liberty Mutual Insurance Company	8.0%
Rhode Island School of Design	Liberty Mutual Insurance Company	5.0%
Richmond Public Schools	The Commerce Insurance Company	4.0%
Rider University Alumni	Liberty Mutual Insurance Company	8.0%
Risk Management Foundation of the Harvard Med Ins	Plymouth Rock Assurance Corporation	4.0%
RISO, Inc.	Metropolitan Property and Casualty Insurance Company	6.0%
Rite Aid Corporation	Liberty Mutual Insurance Company	5.0%
River Works Credit Union	Liberty Mutual Insurance Company	5.0%
Riverbend Medical Group (formerly River Bend Medical Group)	Liberty Mutual Insurance Company	5.0%
Rivers School Corp.	Massachusetts Homeland Insurance Company	8.0%
Rivier College (formerly RIVIER COLLEGE EMPLOYEES)	Liberty Mutual Insurance Company	8.0%
Road Runners Club of America	Metropolitan Property and Casualty Insurance Company	5.0%
Robinson & Cole, LLP	Liberty Mutual Insurance Company	8.0%
Roblin Insurance Agency, Inc.	Safety Insurance Company	5.0%
Rochester Institute of Tech Alumni Network (formerly RIT Alumni Network)	Liberty Mutual Insurance Company	8.0%
Rochester Memorial Teachers Assoc.	The Commerce Insurance Company	4.0%
Rockland Federal Credit Union Members	Safety Insurance Company	3.0%
Rockland Public Schools	The Commerce Insurance Company	4.0%
Rockland School Department	Safety Insurance Company	8.0%
Rockport Teachers Association	The Commerce Insurance Company	4.0%

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